Atty. Docket: 601581-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Deborah Dixon

Application No. : 10/041,752

Filing Date : January 7, 2002

Examiner : Daniel Kesack

Art Unit : 3691

Title : SYSTEM AND METHOD FOR ASSET

ACCUMULATION AND RISK MANAGEMENT

Commissioner for Patents PO Box 1450 Alexandria VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

 $\label{eq:localization} In response to the Office Action dated December 18, 2006, please reconsider the above identified application in light of the following:$

Amendments to the Claims begin on page 2 of this paper; and

Remarks begin on page 6 of this paper.